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Double Patenting

Claims 14-16 and 17-19 were objected to as being substantially identical, as the Examiner was not giving any weight to the preamble. By the above amendments, the differences between these claim sets have been clarified, thus rendering the objection moot.

Rejection under 35 U.S.C. § 112

Claims 10-29 were rejected under 35 U.S.C. § 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Claim 10 has been amended to overcome this rejection.

Claims 7-9 were rejected under 35 U.S.C. § 112, second paragraph, as being incomplete for omitting essential steps, such omission amounting to a gap between the steps. The Examiner's suggested language has been added, thus obviating the rejection.

Rejection under 35 U.S.C. § 102, 103

Claims 1, 5-7, 8, 10, 11, 13, 14 17 and 20 were rejected under 35 U.S.C. § 102(a) as being anticipated by the Trinity Business Group web site ("Trinity"). Claims 6, 9, 12, 15, 16, 18, 19, 21 and 22 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Trinity. Claims 16, 19 and 22 were rejected under 35 U.S.C. § 103(a) as being unpatentable over Trinity as applied to claim 14 and further in view of Zoffel et al. U.S. Patent No. 5,274,547. These rejections are respectfully traversed.

Initially, Applicant observes that the document provided by the Examiner referenced as the Trinity web site, dated April 28, 1999 contains none of the text, material, disclosure, elements and description that the Examiner has attributed to it within the Office Action. Applicant has viewed the same document online and confirmed that the hard copy provided with the Office Action is the same as was posted.

All that is provided within this document is an advertisement for a company that leases various types of equipment, utilizing traditional methods. The document further touts the various advantages of leasing in general. Applicant does not purport to have invented the concept of "leasing." Rather, as is described and claimed, a system is provided for on-line leasing

activities. None of the claimed elements are fairly taught by this reference under any reading of the document, and as such the rejection should be withdrawn. Furthermore, the statements made within the Office Action for the rejections based on this document do not correlate to material that is actually present within the document.

As this document differs so substantially from the claimed invention and the Examiner's comments do not appear to be consistent with the reference presented, the Examiner is respectfully requested to withdraw the rejection. If the Examiner continues to rely on this document, Applicant respectfully requests a detailed explanation of how the Examiner is interpreting this document that correlates the conclusions drawn to the actual text of the reference.

Furthermore, if the Examiner intends to continue to rely on this reference in any manner, Applicant respectfully invites the Examiner to telephone the undersigned to conduct a telephonic interview. As the Examiner appears to understand that the presently claimed invention relates to various specific systems for facilitating leases and the primary reference only provides an advertisement for a leasing company, the claims are patentably distinguishable. Furthermore, the other references cited by the Examiner does not correct the deficiencies noted and the claims rejected under such a combination are likewise allowable.

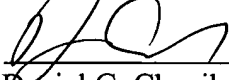
Attached hereto is a marked-up version of the changes made to the specification and claims by the current amendment. The attached page is captioned "**Marked-up Version Showing Changes.**"

This application now stands in allowable form and reconsideration and allowance is respectfully requested.

Respectfully submitted,

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**MARKED-UP VERSION SHOWING CHANGES****IN THE CLAIMS**

7. (Amended) An automated method for leasing a vehicle comprising:

- (a) electronically soliciting from a client terms for a vehicle lease, including a cost and residual value for the vehicle, term for the lease, and down payment information;
- (b) receiving and storing in the server the terms for he lease;
- [b] c computing payment terms at a server for the lease based on the terms of the lease and a desired rate of return for the lease;
- [c] d generating a report at the client showing the payment terms for the lease;
- [d] e receiving at the server instructions from a client to go forward with the vehicle lease;
- [e] f electronically soliciting from the lessee at the client basic identification information, including identification information for an individual user of the leased vehicle;
- [f] g receiving and storing in the server the client basic identification information;
- [g] h scoring the lessee's credit using external credit checking databases;
- [h] i providing a credit report to the client detailing a credit score for the lessee; and
- [i] j generating documentation for the vehicle lease such that the user at the client may complete the documentation.

10. (Amended) An automated system for generating a quote for a piece of leased equipment, the system comprising:

- (a) a user interface;
- (b) a server adapted to electronically receive terms of a lease from the user interface, store the terms, process the terms, and generate reports

indicating the quote; and

- (c) a communication path electronically linking the user interface to the server.

14. (Amended) An automated system for generating a credit report for a lessee of a piece of leased equipment, the system comprising:

- (a) a user interface;
- (b) a server adapted to electronically receive identification information from the user interface, store the information, process the information, and generate the credit reports; and
- (c) a communication path electronically linking the user interface to the server.

17. (Amended) An automated system for generating a quote for a piece of leased equipment and generating a credit report for a lessee of the piece of leased equipment, the system comprising:

- (a) a user interface;
- (b) a server adapted to electronically receive identification information from the user interface, store the information, process the information, and generate [reports] the quote; and
- (c) a communication path electronically linking the user interface to the server.